

**What is Claimed is:**

1. A system for protecting a wearer, comprising:

a garment to be worn adjacent a body portion of the wearer; and

at least one protective device attached to said garment and having at least a portion thereof interposed between the garment and the wearer.
2. The system of Claim 1, wherein the garment is a belt to be worn around the waist of a wearer, and wherein the protective device is a loop of material attached around the belt.
3. The system of Claim 2, wherein the loop of material is padded.
4. The system of Claim 2, wherein the loop of material comprises a polyester fabric.
5. The system of Claim 2, wherein the loop of material comprises a multi-layer construction.
6. The system of Claim 2, wherein first and second protective devices are attached to the belt, the first protective device positioned adjacent a first side of an iliac crest of the wearer, and the second protective device positioned adjacent a second side of the iliac crest of the wearer.
7. The system of Claim 1, wherein the protective device comprises a three-dimensional knit spacer fabric.
8. The system of Claim 1, wherein the protective device comprises a strip of material having a hook portion of a hook-and-loop fastener system at a first end thereof, and a loop portion of the hook-and-loop fastener system at a second end thereof.
9. A protective device for mounting to a belt, said protective device comprising a loop defining an opening therethrough for receiving the belt.

10. The protective device of Claim 9, wherein the loop is formed from a strip of material having first and second ends thereof releasably fastened to one another.
11. The protective device of Claim 10, wherein the strip of material has a hook portion of a hook-and-loop fastener system at a first end thereof and a loop portion of the hook-and-loop fastener system at a second end thereof.
12. The protective device of Claim 9, wherein at least a portion of the protective device is padded.
13. The protective device of Claim 12, at least partially comprising a polyester fabric.
14. The protective device of Claim 13, comprising a multi-layer construction.
15. The protective device of Claim 9, at least partially comprising a three-dimensional knit spacer fabric.
16. A work belt comprising:

a belt to be worn around the waist of a wearer, the belt having a buckle end, a free end and a length;

a first protective device mounted to the belt on a first side of a first positional point located about 20-25% of the belt's length from one end of the belt; and

a second protective device mounted to the belt on a second side of said first positional point, opposite from the first protective device.

17. The work belt of Claim 16, wherein the first and second protective devices are each spaced a distance of about 1"-4" from said first positional point on the belt.

18. The work belt of Claim 16, further comprising:

a third protective device mounted to the belt on a first side of a second positional point located about 75-80% of the belt's length from said one end of the belt; and

a fourth protective device mounted to the belt on a second side of said second positional point, opposite from the third protective device.

19. A method of protecting a wearer from irritation by a work belt, comprising:

installing a first padded loop of material on the work belt;

securing the work belt about the wearer's waist; and

positioning the first padded loop at a first position on the work belt adjacent the wearer's iliac crest.

20. The method of Claim 19, further comprising installing a second padded loop of material on the work belt, and positioning the second padded loop at a second position on the work belt adjacent the wearer's iliac crest and separated a distance from the first padded loop.